

AMENDMENTS TO THE CLAIMS

1. (Previously presented) A server system for providing a user-to-user payment service, the system comprising:

a pay page generation module which provides functionality for payees to remotely generate, via a web browser, customized pay pages for receiving payments from other users;

a server that provides access to a plurality of payee-specific pay pages generated using the pay page generation module, said payee-specific pay pages including content specified by the corresponding payees, each pay page corresponding to a respective payee, and being accessible at a respective Uniform Resource Locator (URL) that contains an identifier of the respective payee, said URLs of the pay pages otherwise being identical, wherein the pay pages include functionality for allowing pay page visitors to enter payment amounts and to initiate payments to corresponding payees, and are capable of being used to make payments that are not associated with sales transactions;

a transaction processing module which is responsive to a payment request, said payment request initiated by a pay page visitor using a pay page accessed via said server, by transferring funds from an account of the visitor to an account of a payee associated with the accessed pay page, and by redirecting a browser of the visitor to a URL pre-specified by the payee; and

a link generation module which provides functionality for payees to define links to their respective pay pages and to make such links available, via the server system, for other users to install within external web pages.

2. (Original) The system as in Claim 1, wherein the pay page generation module includes functionality for payees to specify suggested payment amounts to be displayed within their pay pages and used as default payment amounts.

3. (Original) The system as in Claim 1, wherein the pay page generation module includes functionality for a payee to specify at least a textual message and an image to be displayed within a pay page and a display color of the pay page.

4. (Previously presented) The system as in Claim 1, wherein the pay page generation module includes functionality for a payee to specify, for a particular pay page, a URL of an

Appl. No. : **09/928,982**
Filed : **August 13, 2001**

external page to be displayed to a payer upon completion of a payment transaction, said external page being a page that is not served by the server system, and the server system is responsive to completion of the payment transaction by redirecting a browser of the payer to the URL of the external page.

5. (Previously presented) The system as in Claim 1, wherein the server system hosts a web site that provides remote interactive access to the pay page generation module and to the payee-specific pay pages, said web site including functionality for a payee to register with the payment service, to create one or more customized pay pages, and to specify a bank account to which payments collected via the one or more customized pay pages are to be transferred.

6. (Previously presented) The system as in Claim 1, further comprising a payment request module which provides functionality for generating and sending a payment request email message to a payer in response to payment request information entered by a payee, wherein the email message includes a link to a pay page of the payee and includes at least one parameter specifying how a display of the pay page of the payee is to be customized for the payer.

7. (Original) The system as in Claim 1, further comprising a plurality of pay page templates used by the pay page generation module to generate pay pages, wherein each pay page template specifies a pay page layout and behavior.

8. (Original) The system as in Claim 1, further comprising a pay page display module which customizes the display of the pay pages in response to page requests from visitors.

9. (Original) The system as in Claim 8, wherein the pay page display module displays, for at least some recognized visitors to a pay page, an indication of a single action that is to be performed by the visitor while viewing the pay page to cause the payee to be paid.

10. (Original) The system as in Claim 8, wherein the pay page display module is responsive to a parameter passed to the server system with a visitor request for a pay page by customizing the pay page according to the parameter.

11. (Previously presented) The system as in Claim 10, wherein the parameter specifies a payment amount to be displayed within the pay page.

12. (Previously presented) The system as in Claim 1, wherein the pay page generation module provides an option for payees to display real time payment counters within their pay

Appl. No. : **09/928,982**
Filed : **August 13, 2001**

pages, said real time payment counters indicating total monetary amounts collected from users via the corresponding pay pages.

13. (Previously presented) The system as in Claim 1, further comprising:

a pay box generation module which provides functionality for a payee to generate a pay box that is adapted to be installed within external web pages to provide a link to a pay page of the payee, wherein the pay box includes a display object; and

an object server that generates and serves the display object for presentation within external web pages in which the pay box is installed, wherein the object server customizes content of the display object according to identities of recognized visitors.

14. (Original) The system as in Claim 13, wherein the pay box generation module automatically generates a code sequence which may be incorporated into an external web page to install a pay box.

15. (Original) The system as in Claim 14, wherein the pay box generation module automatically incorporates an associate identifier into the code sequence, and wherein the transaction processing module uses the associate identifier to track resulting referrals of visitors from a web site of a third party associate.

16. **(Canceled)**

17. **(Currently amended)** The system as in ~~Claim 0~~ Claim 1, wherein the link generation module generates a link to a payee's pay page for incorporation into an external web page, and provides an option for the payee to specify, in connection with said link, at least one type of parameter for customizing the pay page for visitors that access the pay page from the link.

18. (Original) The system as in Claim 17, wherein the at least one type of parameter includes a payment amount displayed within the pay page.

19. (Previously presented) The system as in Claim 1, wherein at least one of the pay pages is provided in association with a work of the payee to permit consumers of the work to make donations to the payee.

Appl. No. : **09/928,982**
Filed : **August 13, 2001**

20. (Previously presented) A method of effecting network based user-to-user payments, comprising:

providing a web-based service for users to set up customized, payee-specific pay pages to receive payments from other users;

hosting a plurality of payee-specific pay pages on a web site associated with said service, said pay pages created via said service, at least some of the pay pages corresponding to different payees than others, said pay pages including content specified by corresponding payees;

generating, via a link generation tool of said web-based service, link coding that is adapted to be incorporated into an external web page to install a payment object on the external web page, said payment object providing a link to a particular one of said payee-specific pay pages;

receiving, at a server of said web site, a page request from a browser of a visitor, said page request initiated by said visitor using the payment object as installed on the external web page via said link coding, wherein the page request identifies said payee-specific pay page;

returning the pay page to the browser for display to the visitor, wherein the pay page includes a link for initiating payment to a payee associated with the pay page, and includes a field for the visitor to specify an amount of the payment, said pay page not associated with a sales transaction;

in response to selection of the link, initiating a payment transaction to transfer funds from an account of the visitor to an account of the payee; and

redirecting the browser of the visitor to an external URL pre-specified by the payee.

21. (Previously presented) The method as in Claim 20, wherein initiating the payment transaction comprises transferring the funds to the account of the payee without requiring the visitor to perform any additional action after selection of the link, whereby the pay page allows the visitor to complete payment by performing a single action.

22. (Original) The method as in Claim 20, wherein initiating the payment transaction comprises prompting the visitor to sign-in.

Appl. No. : **09/928,982**
Filed : **August 13, 2001**

23. (Original) The method as in Claim 20, wherein the payment is an honor system payment.

24. (Original) The method as in Claim 20, wherein returning the pay page comprises customizing the pay page according to a parameter passed with the page request.

25. (Previously presented) The method as in Claim 24, wherein customizing the pay page comprises displaying a suggested payment amount specified by said parameter.

26. (Original) The method as in Claim 24, wherein customizing the pay page comprises causing the pay page to be displayed with a display color specified by the parameter.

27. (Original) The method as in Claim 20, wherein the page request includes an identifier of an associate of the payee, and the method further comprises determining compensation for the associate for referring the visitor.

28. (Original) The method as in Claim 27, wherein determining compensation comprises determining a commission to be paid to the associate.

29. (Previously presented) The method as in Claim 20, wherein providing the web-based service comprises providing a plurality of pay page templates, wherein each pay page template specifies at least a pay page layout and behavior.

30. (Previously presented) The method as in Claim 20, further comprising displaying real time payment counters within at least some of the pay pages, said real time payment counters indicating cumulative payment amounts collected via corresponding pay pages.

31. (Original) The method as in Claim 20, further comprising providing a service for generating and sending a payment request email message to a payer in response to payment request information entered by the payee, wherein the email message includes a link to a pay page of the payee and includes at least one payee-specified parameter indicating how the pay page is to be customized for the payer.

32. (Previously presented) A computer-implemented method of effecting user-to-user payments, comprising, through a service provider site:

providing a service for payees to generate customized pay pages for receiving payments from other users;

receiving and storing pay page settings specified by a payee through the service, said pay page settings specifying content and a behavior of a payee-specific pay page of the payee, said pay page not being associated with a sales transaction;

generating and outputting link coding that is adapted to be incorporated into an external web page to install a payment object on the external web page, said payment object providing a link to said payee-specific pay page;

generating, and outputting to a visitor, a customized version of the pay page indicating a single action to be performed by the visitor within the pay page to pay the payee; and

responding to performance by the visitor of the single action by at least (a) initiating payment, and (b) redirecting a browser of the visitor to an external page pre-specified by the payee, said external page being a page that is not hosted by the service provider site.

33. (Original) The method of Claim 32, wherein the payment is an honor system payment.

34. (Original) The method of Claim 32, wherein the pay page includes a field for visitors to specify payment amounts.

35. (Original) The method of Claim 32, further comprising responding to performance by the visitor of the single action by at least sending a payee-specified message to the visitor by electronic mail.

36. (Original) The method of Claim 32, wherein the pay page includes a suggested payment amount which is used as a default payment amount if not modified by the visitor.

37-53: (Canceled)

54. (Previously presented) The server system of Claim 1, wherein each pay page URL contains an email address of the respective payee.

Appl. No. : **09/928,982**
Filed : **August 13, 2001**

55. (Previously presented) The server system of Claim 1, further comprising a pay page search engine that provides functionality for users to search for pay pages of other users based on payee criteria, said pay page search engine including a user interface having at least one search field that corresponds to a particular type of payee criteria.

56. (Previously presented) The server system of Claim 55, wherein the pay page search engine provides an option to search specifically for associate-enabled pay pages to which associates can refer users in exchange for commissions on resulting payments.

57. (Previously presented) The method of Claim 20, wherein hosting the plurality of payee-specific pay pages comprises using a pay page URL naming convention in which each pay page has a unique URL that includes (1) a fixed portion that is the same for all of said payee-specific pay pages, and (2) a variable portion that consists of a user identifier of a corresponding payee.

58. (Previously presented) The method of Claim 57, wherein the user identifier is an email address.